

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA
Case No. 0:12-cv-00162 (MJD/JJG)**

Kate Barton,

Plaintiff,

v.

Ocwen Loan Servicing, LLC, and Saxon
Mortgage Services, Inc.,

Defendants.

AFFIDAVIT OF JOHN ULZHEIMER

STATE OF GEORGIA)
)ss
COUNTY OF FULTON)

I, John R. Ulzheimer, being duly sworn under oath, state as follows:

1. I am the president of The Ulzheimer Group, LLC, and have been retained by Ocwen Loan Servicing, LLC ("Ocwen") as an expert witness in this matter.

2. Attached hereto as Exhibit 1 is an accurate copy of the report I produced in this matter. I produced this report after a thorough review of information and documentation relevant to this case. With the exception of a change in my address, the report, including all statements, opinions, and conclusions therein, remain true. My new address is: 1514 Sheridan Road, #4412, Atlanta, Georgia 30324.

[signature on next page]

FURTHER AFFIANT SAYETH NAUGHT.

Dated: _____

6.21.13


John R. Ulzheimer

SWORN TO and subscribed before me
this 21 day of JUNE, 2013.


Notary Public

